



Below is an update on the Iowa Health and Wellness Plan and the Health Insurance Marketplace:

Iowa Health and Wellness Plan

Frequently Asked Questions Regarding the Iowa Marketplace Choice Plan Changes: A frequently asked questions document has been released regarding the changes to the Iowa Marketplace Choice Plan. The FAQ explains the transition, timeline and next steps for members. [Access the FAQ here.](#)

Current CoOpportunity Members to Receive Notice of Upcoming Changes: Iowa Marketplace Choice Plan members currently enrolled with CoOpportunity will receive notice of the upcoming transition to the Iowa Wellness Plan this week. All current CoOpportunity members will be seamlessly transitioned to the Iowa Wellness Plan, beginning December 1, 2014, with no lapse in coverage. Members will receive a letter from CoOpportunity and a letter from Iowa Medicaid. Both letters explain the transition and timeline. Members with questions should be instructed to contact Iowa Medicaid Member Services. Access the [Iowa Medicaid member letter](#) and [pharmacy flyer](#).

Medicaid Renewal Process Fact Sheets Released: Two new fact sheets are available that walk through the Medicaid coverage renewal process. The first fact sheet explains the process for the member, and can be used directly with members. The second fact sheet is targeted for enrollment assisters, certified application counselors, navigators and others. The second fact sheet provides additional information and tips for those assisting in the enrollment and renewal process. Access the [member fact sheet here](#) and the [enrollment assister fact sheet here](#).

October Enrollment Maps Released: The updated Iowa Health and Wellness Plan enrollment maps have been released. The maps reflect enrollment through the end of October 2014. [Access the maps here.](#)

Health Insurance Marketplace

CMS Launches Early Effort to Drive Enrollment Renewals in the FFM: CMS has launched early efforts to encourage current enrollees in Federally-facilitated Marketplaces (FFMs) to begin the renewal process for their 2015 Marketplace coverage. It's important to remember that Iowa is using the federal Health Insurance Marketplace to help Iowans find private health care coverage. Because Iowa is using the federal Health Insurance Marketplace, communication to consumers will come from CMS regarding plans purchased on the Marketplace during the last open enrollment period. Consumers will receive [notices](#) from the FFM in the mail and in their Healthcare.gov account explaining how they can begin to update their Marketplace application on November 15 through December 15, 2014. Notices also include information on how to shop

for a plan that best meets their budget and health needs, and determine if they are eligible for financial assistance for coverage that begins as early as January 1, 2015.

Consumers who do not return to the Marketplace to update their Marketplace application will generally be auto-enrolled in the same plan – with the same amount of advance payment of premium tax credits (APTC) and cost-sharing reductions (CSR) – as the 2014 plan year. These individuals can change plans during open enrollment through February 15, 2015, with coverage starting on the first day of the next or second month depending on enrollment date. To help consumers better understand the renewal process, CMS has released the [5 Steps to Staying Covered](#).

More on Health Insurance Literacy: Enroll America has produced a [Health Insurance Literacy Hub](#) that includes dozens of resources about health insurance literacy from various organizations. The resources are organized by topic area, such as tax credits or using coverage, and many include information about intended audience, availability in Spanish or if the document has been consumer-tested.

Please feel free to share this information with others in your organization or your community. If you'd like to subscribe to these email notifications, please email "subscribe" along with your name, organization and contact information to IMECommunications@dhs.state.ia.us.

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